

sufficiently clear and specific so that a person of average intelligence can identify the basis for the insurer's decision, without making further inquiry. Generalized terms such as "personal habits", "living conditions", "poor morals", or "violation or accident record" shall not suffice to meet the requirements of this section;

(4) If there is coupled with the notice an offer to continue or renew the policy in accordance with § 240C-1 of this subtitle, the name of the person or persons to be excluded from coverage, and what the premium would be if the policy is continued or renewed with such person or persons excluded from coverage;

(5) The right of the insured to replace the insurance through the Maryland automobile Insurance Fund; and the current address and telephone number of the Fund;

(6) The right of the insured to protest the proposed action and request a hearing thereon before the Commissioner by signing 2 copies of the notice and sending them to the Commissioner within 10 days after receipt of the notice;

(7) That if a protest is filed by the insured, the current insurance will remain in effect until a determination is made by the Commissioner upon payment of any lawful premium due or becoming due prior to the determination; and

(8) The authority of the Commissioner to award reasonable counsel fees to the insured for services rendered to the insured in connection with any such hearing if he finds the proposed action of the insurer to be unjustified.

#### Chapter 455 of the Acts of the General Assembly of 1987

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1987. [It shall remain effective for a period of two years and, at the end of June 30, 1989, and with no further action required by the General Assembly, shall be abrogated and of no further force and effect.]

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1989.